

<b>Information to identify the case:</b>	
Debtor 1: <u>Jeffrey A. Acker</u>	Social Security number or ITIN: xxx-xx-4944
First Name Middle Name Last Name	EIN: -- --
Debtor 2: <u>Carrie L. Acker</u>	Social Security number or ITIN: xxx-xx-5995
(Spouse, if filing) First Name Middle Name Last Name	EIN: -- --
United States Bankruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter: 13 7/25/23
Case number: 23-10384-CMB	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Jeffrey A. Acker	Carrie L. Acker
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1735 Highway 6 Linesville, PA 16424	1735 Highway 6 Linesville, PA 16424
<b>4. Debtor's attorney</b> Name and address	Daniel P. Foster Foster Law Offices 1210 Park Avenue Meadville, PA 16335	Contact phone 814.724.1165 Email: dan@mrdebtbuster.com
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteewdpa.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. - Fri. Pittsburgh Office: 9:00a.m. - 4:30p.m. Erie Office: 9:00a.m. - 4:30p.m.  Contact phone 814-464-9740  Date: 8/22/23

**For more information, see page 2**



In re:  
Jeffrey A. Acker  
Carrie L. Acker  
Debtors

Case No. 23-10384-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 4

Date Rcvd: Aug 22, 2023

Form ID: 309iPGH

Total Noticed: 65

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 24, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Jeffrey A. Acker, Carrie L. Acker, 1735 Highway 6, Linesville, PA 16424-6459
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15630248	Berkheimer Tax Innovations, PO Box 25153, Lehigh Valley, PA 18002-5153
15630174	+ John A. Hadley, D.M.D, 505 Poplar Street, Meadville, PA 16335-3057
15630175	+ Meadville Dental Center, 640 Alden Street, Meadville, PA 16335-2348
15630176	Meadville Medical & Titusville Hospital, PO Box 219714, Kansas City, MO 64121-9714
15630177	Meadville Medical Center, Payment Processing Center-Avadyne Health, PO Box 801696, Kansas City, MO 64180-1696
15622163	++ NORTHWEST SAVINGS BANK, P O BOX 337, WARREN PA 16365-0337 address filed with court:, Northwest Savings Bank, 100 Liberty Street, Warren, PA 16365
15630178	PA Liberty St Emergency Physicians LLC, 781 Liberty Street, Meadville, PA 16335
15630179	+ Paul T. Faulk DMD, 155 North 3rd Street, PO Box 492, Conneaut Lake, PA 16316-0492
15630180	+ Peter F. White, MD, 505 Poplar Street, Suite 110, Meadville, PA 16335-3081
15630182	+ Summit Township VFD Inc. (EMS), 10870 E Plum ST, PO Box 51, Harmonsburg, PA 16422-0051
15630183	+ Titusville Area Hospital, 406 W. Oak Street, Titusville, PA 16354-1499
15630185	+ Triton Insurance Company, 3001 Meacham Blvd, Suite 100, Fort Worth, TX 76137-4615
15623523	+ U.S. Department of Housing and Urban Development, 100 Penn Square East, 11th Floor, Philadelphia, PA 19107-3325
15630187	+ UPMC Horizon, PO Box 382007, Pittsburgh, PA 15251-8007
15630188	+ UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
15630189	USA Radiology of Pennsylvania, PO Box 2153, Department 5627, Birmingham, AL 35287-9283

TOTAL: 18

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dan@mrdebttbuster.com	Aug 22 2023 23:41:00	Daniel P. Foster, Foster Law Offices, 1210 Park Avenue, Meadville, PA 16335
tr	+ Email/Text: bnc@chapter13trusteedpa.com	Aug 22 2023 23:41:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Aug 23 2023 03:30:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 22 2023 23:42:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 23 2023 03:30:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 22 2023 23:42:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA

District/off: 0315-1

User: auto

Page 2 of 4

Date Rcvd: Aug 22, 2023

Form ID: 309iPGH

Total Noticed: 65

ust	+ Email/Text: ustregion03.pi.ecf@usdoj.gov	Aug 22 2023 23:42:00	17128-0946 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
15622139	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Aug 22 2023 23:41:00	Aspire Credit Card, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
15622140	+ EDI: CAPITALONE.COM	Aug 23 2023 03:30:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15622141	+ EDI: CAPITALONE.COM	Aug 23 2023 03:30:00	Capital One/Walmart, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15622142	+ EDI: CITICORP.COM	Aug 23 2023 03:30:00	Citi Card/Best Buy, Attn: Citicorp Cr Srvs Centralized Bankr, Po Box 790040, St Louis, MO 63179-0040
15622143	+ EDI: CITICORP.COM	Aug 23 2023 03:30:00	Citibank/Sears, Attn: Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15622144	+ EDI: CITICORP.COM	Aug 23 2023 03:30:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15622145	+ EDI: WFNNB.COM	Aug 23 2023 03:30:00	Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15622146	+ EDI: WFNNB.COM	Aug 23 2023 03:30:00	Comenity Bank/Big Lots, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15622147	+ EDI: WFNNB.COM	Aug 23 2023 03:30:00	Comenity Bank/Maurices, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15622148	EDI: WFNNB.COM	Aug 23 2023 03:30:00	Comenity Bank/Overstock, Attn: Bankruptcy, Po Box 18215, Columbus, OH 43218
15622149	+ EDI: WFNNB.COM	Aug 23 2023 03:30:00	Comenity Bank/Peebles, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15622150	+ EDI: WFNNB.COM	Aug 23 2023 03:30:00	Comenity Bank/Wayfair, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15630249	+ Email/Text: rkiser@co.crawford.pa.us	Aug 22 2023 23:42:00	Crawford County Tax Claim Bureau, 903 Diamond Park, Meadville, PA 16335-2694
15622151	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 22 2023 23:48:24	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
15622161	+ EDI: CITICORP.COM	Aug 23 2023 03:30:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15622152	+ EDI: DISCOVER.COM	Aug 23 2023 03:30:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15622153	+ Email/Text: kslater@eriefcu.org	Aug 22 2023 23:42:00	Erie Federal Credit Union, Attn: Bankruptcy, 3503 Peach Street, Erie, PA 16508-2741
15622156	Email/Text: collecadminbankruptcy@fnni.com	Aug 22 2023 23:41:00	Fnb Omaha, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
15622154	+ EDI: AMINFOFP.COM	Aug 23 2023 03:30:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15622155	+ Email/Text: cashiering-administrationservices@flagstar.com	Aug 22 2023 23:42:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
15622157	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Aug 22 2023 23:41:00	Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
15622158	+ EDI: PHINGENESIS	Aug 23 2023 03:30:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15630173	Email/Text: bankruptcy@avadynhealth.com	Aug 22 2023 23:41:00	H&R Accounts, Inc., 5320 22nd Avenue, PO Box

District/off: 0315-1

User: auto

Page 3 of 4

Date Rcvd: Aug 22, 2023

Form ID: 309iPGH

Total Noticed: 65

			672, Moline, IL 61266-0672
15622159	+ Email/Text: bankruptcy@huntington.com	Aug 22 2023 23:42:00	Huntington National Bank, Attn: Bankruptcy, Po Box 340996, Columbus, OH 43234-0996
15622160	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 22 2023 23:41:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15622162	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 23 2023 00:00:29	Merrick Bank/CCHoldings, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001
15622164	+ EDI: AGFINANCE.COM	Aug 23 2023 03:30:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15622165	Email/Text: blegal@phfa.org	Aug 22 2023 23:42:00	Pennsylvania Housing Finance Agency, Attn: Bankruptcy, Po Box 8029, Harrisburg, PA 17105
15630181	Email/Text: amieg@stcol.com	Aug 22 2023 23:41:00	State Collection Service Inc., 2509 S. Stoughton Road, Madison, WI 53716
15622166	+ EDI: RMSC.COM	Aug 23 2023 03:30:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15622167	+ EDI: RMSC.COM	Aug 23 2023 03:30:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15622168	+ EDI: RMSC.COM	Aug 23 2023 03:30:00	Synchrony Bank/Ebay, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15622169	+ EDI: RMSC.COM	Aug 23 2023 03:30:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15622170	+ EDI: RMSC.COM	Aug 23 2023 03:30:00	Synchrony Bank/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15622171	+ EDI: RMSC.COM	Aug 23 2023 03:30:00	Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15622172	+ EDI: WTRRN BANK.COM	Aug 23 2023 03:30:00	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
15622173	+ EDI: CITICORP.COM	Aug 23 2023 03:30:00	Trac/CBCD/Citicorp, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15630184	^ MEBN	Aug 23 2023 09:51:12	Transworld Systems, Inc., 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159
15630186	+ Email/Text: BankruptcyNotice@upmc.edu	Aug 22 2023 23:42:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
15622174	+ EDI: CAPITALONE.COM	Aug 23 2023 03:30:00	Walmart Credit Services/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15622175	+ EDI: BLUESTEM	Aug 23 2023 03:30:00	Webbank/Gettington, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15622176	^ MEBN	Aug 23 2023 09:51:22	Westlake Portfolio Management, LLC, Attn: Bankruptcy, Po Box 76809, Los Angeles, CA 90076-0809

TOTAL: 49

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LAKEVIEW LOAN SERVICING, LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

District/off: 0315-1

User: auto

Page 4 of 4

Date Rcvd: Aug 22, 2023

Form ID: 309iPGH

Total Noticed: 65

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 24, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 22, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Joint Debtor Carrie L. Acker dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Debtor Jeffrey A. Acker dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 5